

The Department of Treasury and the banks see things differently. The Treasury Department has issued a final rule to allow banks to accept the Mexican matricula I.D. card. But at the request of the banks, Treasury went even further. Their rule does not even require banks to maintain copies of the matricula cards.

Ignorance in this case might be good business practice, but it is dangerous and foolhardy security policy. Our responsibility as Members of Congress is to make sure that terrorists cannot use American banks to finance attacks on our people.

HELPING CHILDREN WHO NEED HELP THE MOST

(Mr. COOPER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COOPER. Mr. Speaker, 2 weeks ago this House made a terrible mistake in the tax cut bill, partly because that bill was rammed through this House under the so-called marshal law rule, with minimal notice or debate. Some 12 million American children who need the help the most were left out of that bill; 444,000 Tennessee children were left out of that bill.

It is not too late to correct the mistake, and I hope that this House will take prompt action to help those 12 million children, including the 444,000 Tennessee children who need the help the most. The clock is ticking, Mr. Speaker. The world is watching. Let us help these kids.

ISRAELI-PALESTINIAN PEACE PROCESS

(Mrs. MILLER of Michigan asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. MILLER of Michigan. Mr. Speaker, yesterday we saw a truly historic event as President Bush pushed the Israeli-Palestinian peace process forward. The road map to peace that President Bush has laid out has been accepted by the Israeli government, Palestinian Prime Minister Abu Mazan and other Arab leaders.

In fact, Abu Mazan became the first Palestinian leader to denounce terrorism as a solution to the conflict with Israel; and, significantly, those words were spoken in Arabic for the entire Arab world to hear.

Prime Minister Sharon also has helped move the process forward by not only continuing the dialogue but by taking concrete steps to show the commitment of the Israeli people to peace.

This is all very promising, but now words need to be backed up with action. None of this would have been possible without the bold leadership of President George W. Bush. I praise President Bush for his efforts. This is just another example of the President's consistent message to the world that

the United States is ready to lead the world in the fight against terrorism and in the pursuit of peace and freedom.

EXTEND TAX CREDIT FOR CHILDREN TO ALL AMERICANS

(Mr. PALLONE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PALLONE. Mr. Speaker, the Democrats feel very strongly that we need to move to put back in place this tax credit for children and families of children at lower income levels. These are working people. The Republicans made a huge mistake, and it shows where they are coming from when they eliminated giving a child tax credit to these working families at the lower end of the income spectrum.

But now what I hear is that the Republicans in the other body say, well, they are not going to do this unless we also give a child tax credit to people at a little higher income level. Now we hear that here in this House the Republican leadership says that they are probably not going to do it anyway, because they do not want to give the tax credit to the families of these lower-income working families.

Once again, the Republicans created this problem because they would not include the child tax credit for these working families, and they are still trying to stop it from becoming law and demanding that more money go to higher income people in order to pay for it.

When is this going to stop? When are we going to wake up and realize that what the Republican leadership is really all about in this tax bill and this series of tax bills is just helping the elite, the wealthy elite?

WEAPONS OF MASS DESTRUCTION EXIST IN IRAQ

(Mr. KIRK asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KIRK. Mr. Speaker, no weapons of mass destruction in Iraq? We know to a moral certitude of such weapons. How do we know? Saddam Hussein told us. On December 7 of last year, he told the U.N. that he owned 30,000 chemical weapons, but he forgot where he put them. We have not even found the chemical weapons that Saddam admitted to the U.N. he made. There are over 500 WMD sites in Iraq, and we have inspected less than half of them.

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Remember Dr. Hussein Kamel? The U.N. inspected Iraq for 4 years between 1991 and 1995 and found no nuclear program. Dr. Kamel then told us that 40,000 Iraqis worked on nuclear weapons, but our intelligence missed it all.

WMD in Iraq, it is inevitable that a final chapter will be written in this

story. As Paul Harvey would say, and then we will say, "and now for the rest of the story."

PORKER OF THE WEEK AWARD

(Mr. HEFLEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. HEFLEY. Mr. Speaker, a children's health agency has reportedly diverted Federal funds to a study of the sexual predilections of aging men.

Now, the National Institute of Child Health and Human Development has provided more than \$137,000 for a 3-year study to provide the most comprehensive picture to date of the sexual behavior of aging men. The grants were sent in two fiscal years to the New England Research Institute to examine trends in a range of sexual behavior.

Good grief, we talk about budget deficits, and we spend our money like this. We should be ashamed. This money was intended to help children affiliated with pediatric illnesses and diseases, not to study sexual habits of America's senior men.

The National Institute of Child Health and Human Development gets my Porker of the Week Award.

TAX CUT

(Ms. SOLIS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SOLIS. Mr. Speaker, I also wish to rise and express my outrage that, in the passing of an irresponsible tax cut, Republicans deliberately prevented families with incomes under \$26,625 from receiving a child tax credit.

Here is a family that I represent in my district. They also happen to be a family that sent one of their sons to war. He is still in Iraq. He would not even qualify for a rebate. It is outrageous that 31 percent of California families right now will not be eligible for any tax credit, child tax credit. That is 2.4 million children in California alone, a State that I represent. In my district, one out of every four families will get no child tax credit.

Families like this work hard, pay their taxes, are expecting to get some help from the government, and get nothing. They do not want a handout; they just want to be treated fairly. Yet somehow Republicans found \$90 billion to give to 200,000 millionaire families. I do not even have one millionaire family that lives in my district.

This is the wrong thing to do. We need to not declare a war on working-class people.

CHILD TAX CREDIT

(Mr. BURGESS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BURGESS. Mr. Speaker, I recently listened to many of our friends on the other side of the aisle characterize the tax cuts as misdirected and targeted to the wrong people. According to the Joint Economic Committee, the new tax bill provides the largest percentage reductions in the income taxes of low- and middle-income groups, thereby shifting the tax burden upward.

Low-income families in particular benefit from this economic growth and tax relief package through a number of provisions, including increasing the child tax credit to \$1,000. Even families who do not owe taxes may benefit from the tax credit because of the current refundable feature of the credit.

Let us not forget that this group of low-income taxpayers received significant benefit from the tax cuts that passed in 2001, and they continue to benefit from this legislation today.

Mr. Speaker, we cannot continue to punish those who work hard, take risks, and are successful. We need the success of those individuals for the economy to recover. The country needs the jobs that their success will generate.

I remember weeks ago when the folks on the other side of the aisle opposed a tax cut of any kind during the debate on the economic stimulus bill. I believe it is time for some to figure out where they stand today.

PAYING TRIBUTE TO THE VICTIMS AND SURVIVORS OF BREAST CANCER

(Mr. BURNS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BURNS. Mr. Speaker, I rise today to pay tribute to the victims and the survivors of breast cancer. This Saturday, June 7, the Susan G. Komen Breast Cancer Foundation will sponsor the 14th annual Race for the Cure. Along with Members of my staff, I am entering this race in pursuit of a cure of this rampant disease.

Breast cancer is a disease that has affected the lives of many Georgians and many throughout our Nation. In fact, my wonderful wife of 30 years, Laura, is a breast cancer survivor. I know firsthand the strength and the dignity that she showed throughout this challenge.

I also know all too well the challenges that families face when confronting the harsh realities of breast cancer. But with early detection and aggressive treatment, we know that breast cancer does not mean a life sentence for women.

I am encouraged by the progress that cancer research has made and the struggle to defeat breast cancer. I realize we have a long way to go. But, Mr. Speaker, my wife and thousands of survivors like her are living proof that breast cancer is not an insurmountable challenge.

PROVIDING FOR CONSIDERATION OF H.R. 1474, CHECK CLEARING FOR THE 21ST CENTURY ACT

Mr. SESSIONS. Mr. Speaker, by the direction of the Committee on Rules, I call up House Resolution 256 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 256

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1474) to facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chairman and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. It shall be in order to consider as an original bill for the purpose of amendment under the five-minute rule the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill. Each section of the committee amendment in the nature of a substitute shall be considered as read. During consideration of the bill for amendment, the Chairman of the Committee of the Whole may accord priority in recognition on the basis of whether the Member offering an amendment has caused it to be printed in the portion of the Congressional Record designated for that purpose in clause 8 of rule XVIII. Amendments so printed shall be considered as read. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the committee amendment in the nature of a substitute. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

The SPEAKER pro tempore (Mr. SHIMKUS). The gentleman from Texas (Mr. SESSIONS) is recognized for 1 hour.

Mr. SESSIONS. Mr. Speaker, for purposes of debate only, I yield the customary 30 minutes to the gentleman from Massachusetts (Mr. MCGOVERN), pending which I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of the rule, House Resolution 256. This rule provides for consideration of H.R. 1474, the Check Clearing for the 21st Century Act.

The Committee on Rules on Tuesday afternoon granted an open rule providing for 1 hour of general debate in the House on the underlying bill, equally divided and controlled by the chairman and ranking minority member of the Committee on Financial Services. The rule waives all points of

order against consideration of the bill, and provides one motion to recommit, with or without instructions.

I would like to reiterate to the House my satisfaction in the open rule granted for consideration of the underlying piece of legislation that we are debating today, which is also known as CHECK-21.

CHECK-21 is an important bill, although it may seem a bit confusing at first blush for America's banking customers and check writers. The good news is this bill garnered bipartisan support in both the Committee on Financial Services and the Committee on Rules, and I anticipate the same result as we move forward towards final passage on the floor today.

The legislative work our House of Representatives will complete today builds on the legislative work that was started back in 1987 to foster innovation in the check collection system. The Expedited Funds Availability Act, which became law back in 1987, directed the Board of Governors of the Federal Reserve System to improve our check processing system.

Today we are making logical extensions to the work started in 1987 by using our much-improved electronic transfer technology to make check writing speedier and more reliable for all parties involved.

Mr. Speaker, each check that is written and used for payment must actually make its way back to the check writer's home bank. That is how each bank patron with a checking account gets the check he or she wrote mailed back to them so that it can appear in their monthly statement.

When we stop to think about it, there is a lot of time, money, and effort invested in getting checks back to their home banks. Checks that are written in one corner of our country today will be trucked and flown to their home bank, wherever they reside, all over the country as a normal part of American commerce, a great expense of time and money. Today, American commerce bears the great expense of time and money associated with shipping checks around the country because it is worth it. Checks are an important commercial instrument that help keep our economy moving.

Today, as a cosponsor of the Check Clearing for the 21st Century Act, I am proud to announce the introduction of a new instrument of commerce into the American economy, the substitute check. The substitute check will provide opportunities to greatly decrease the frantic highway and air traffic associated with the gargantuan task of shipping and flying billions of dollars worth of checks around this country every single year.

Thanks to electronic imaging, paper checks have the opportunity to be converted into electronic form, transmitted in seconds to the home bank across the country, and printed out at their final destination as substitute checks.